IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS (Chicago)

In re the matter of:

CASE NO. 18-08461

CHAPTER 13

TERESA J. DAVIS

Debtor.

JUDGE TIMOTHY A. BARNES

ORDER CONDITIONING STAY

This cause coming on to be heard on the motion of DRIVE NOW AUTO CREDIT INC to Modify the Automatic Stay in the Debtor's Chapter 13 Bankruptcy case, due notice having been given, and the Court being otherwise advised in the premises. DRIVE NOW AUTO CREDIT INC appears by and through its counsel, Amy Aronson. The Debtors appear by and through their counsel, **DUSTIN ALLEN**. There are no other appearances. It is hereby ordered:

IT IS SO ORDERED that the Debtors are granted a stay of execution as to the 2007 MITSUBISHI ECLIPSE, V.I.N. 4A3AK24F87E015476, as long as the Debtor complies with the following terms and conditions:

- Debtors will make regular monthly payments directly to the trustee pursuant to the terms of the debtors' confirmed plan; AND
- Debtors will maintain full coverage insurance on said vehicle which list DRIVE NOW AUTO CREDIT INC AS AN ADDITONAL INSURED/LOSS PAYEE on the policy. The deductibles must be no more than \$500.00 for the Comprehensive and Collision coverage.

IT IS FURTHER ORDERED that if Debtors fail to make a scheduled payment in a timely manner as to paragraph one (1) above such that a two-month default accrues or fail to maintain insurance on the subject vehicle pursuant to paragraph two (2) above, this creditor shall send out a notice of default and right to cure within seven (7) days. After a seven (7) day written

notice of default to debtors and debtors' attorney, with regard to the first and second default only, DRIVE NOW AUTO CREDIT INC may proceed to enforce its state court remedies by the filing a notice of Modification of the Stay pursuant to 11 USC Sec. 362 as to DRIVE NOW AUTO CREDIT INC and its collateral, unless said default is cured within that seven (7) day period. An additional attorney's fee of \$100.00 will be incurred for each notice of default which must be paid within said seven (7) day cure period. On the third default, creditor shall send out a notice of stay modification, without further notice to cure and shall file same with the Clerk of the Court.

26 APR 2018

BANKRUPTCY JUDGE

Submitted by:

/s/ Amy A. Aronson

Amy Aronson

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ATTORNEY FOR CREDITOR

Approved by:

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